



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name [EASTERN BANKSHARES INC](#)

City/State [BOSTON, MA](#)

Bank Holding Company Information

Federal Reserve District: [1](#)

Consolidated Assets (\$000): [22,837,569](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[EASTERN BANKSHARES INC](#)
[265 FRANKLIN STREET](#)
[BOSTON, MA 02110](#)

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	101,900	88,940	369,221	374,840	405,390	14.57	43.86
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	94,673	85,988	353,600	362,943	395,222	10.10	36.79
Tax-exempt income on loans and leases.....	7,227	2,952	15,621	11,897	10,168	144.82	345.56
Estimated tax benefit on income on loans and leases.....	1,809	796	4,152	3,341	2,892	127.34	66.34
Income on loans and leases (tax equivalent).....	103,709	89,736	373,373	378,181	408,282	15.57	44.20
Investment interest income (tax equivalent).....	30,132	12,562	67,628	41,544	42,068	139.86	193.67
Interest on balances due from depository institutions.....	436	432	1,885	1,756	2,975	0.93	71.65
Interest income on other earning assets.....	2	0	2	7	245		-98.58
Total interest income (tax equivalent).....	134,279	102,730	442,888	421,488	453,570	30.71	62.61
Interest on time deposits of \$250K or more	214	31	253	687	2,443	590.32	375.56
Interest on time deposits < \$250K.....	105	86	345	861	1,551	22.09	-30.92
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	3,003	885	4,570	9,769	23,311	239.32	373.66
Interest on other borrowings and trading liabilities.....	41	41	169	761	6,449	0.00	-71.92
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	3,363	1,043	5,337	12,078	33,754	222.44	244.22
Net interest income (tax equivalent).....	130,916	101,687	437,551	409,410	419,816	28.74	60.44
Non-interest income.....	46,467	54,679	194,536	179,344	180,273	-15.02	-15.70
Adjusted operating income (tax equivalent)	177,383	156,366	632,087	588,754	600,089	13.44	29.74
Overhead expense.....	107,970	94,980	448,134	508,869	415,973	13.68	11.27
Provision for credit losses.....	-1,178	-580	-9,686	38,800	6,300		
Securities gains (losses)	-2,172	1,164	1,166	288	2,017		
Other tax equivalent adjustments	0	0	-34,352	1	0		
Pretax net operating income (tax equivalent).....	68,419	63,130	160,453	41,374	179,833	8.38	75.38
Applicable income taxes	14,642	14,171	34,047	13,163	39,481	3.32	27.47
Tax equivalent adjustments	2,261	1,296	-28,259	5,473	5,254	74.46	-10.46
Applicable income taxes (tax equivalent).....	16,903	15,467	5,788	18,636	44,735	9.28	20.63
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	51,516	47,663	154,665	22,738	135,098	8.08	106.06
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	51,516	47,663	154,665	22,738	135,098	8.08	106.06
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	51,516	47,663	154,665	22,738	135,098	8.08	106.06
Investment securities income (tax equivalent).....	30,132	12,562	67,628	41,544	42,068	139.86	193.67
US Treasury and agency securities (excluding mortgage-backed securities)	2,512	1,673	7,135	1,971	669	50.15	
Mortgage-backed securities	25,354	8,533	51,248	29,749	30,623	197.13	326.05
All other securities	2,266	2,356	9,245	9,824	10,776	-3.83	-47.42
Cash dividends declared.....	17,074	10,324	51,619	0	0	65.38	
Common	17,074	10,324	51,619	0	0	65.38	
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.29	2.75	17	2.52	2.96	19	2.48	2.85	21	3.05	3.27	29	3.98	4	52
Less: Interest expense	0.06	0.19	10	0.03	0.27	2	0.03	0.23	2	0.09	0.48	0	0.30	0.98	5
Equals: Net interest income (tax equivalent)	2.23	2.55	25	2.50	2.67	33	2.45	2.60	32	2.97	2.77	61	3.69	3.01	81
Plus: Non-interest income	0.79	0.97	51	1.34	1.13	68	1.09	1.04	58	1.30	1.21	59	1.58	1.32	70
Equals: adjusted operating income (tax equivalent)	3.02	3.56	18	3.84	3.87	58	3.54	3.70	42	4.27	4.04	66	5.27	4.41	83
Less: Overhead expense	1.84	2.18	30	2.33	2.28	59	2.51	2.17	78	3.69	2.57	84	3.65	2.69	85
Less: Provision for credit losses	-0.02	0.04	32	-0.01	-0.12	58	-0.05	-0.09	55	0.28	0.51	24	0.06	0.15	26
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	-0.04	0	5	0.03	0.01	82	0.01	0.01	73	0	0.02	41	0.02	0.01	80
Plus: other tax equivalent adjustments	0	0	44	0	0	48	-0.19	0	1	0	0	86	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.16	1.35	33	1.55	1.78	37	0.90	1.66	6	0.30	1.04	11	1.58	1.56	49
Less: Applicable income taxes (tax equivalent)	0.29	0.31	45	0.38	0.40	46	0.03	0.38	1	0.14	0.23	21	0.39	0.36	58
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.88	1.03	31	1.17	1.36	35	0.87	1.26	12	0.16	0.81	10	1.19	1.19	44
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	0.88	1.02	31	1.17	1.35	36	0.87	1.26	12	0.16	0.82	10	1.19	1.19	43
Memo: Net income (last four quarters)	0.81	1.17	14	0.41	1.07	8	0.87	1.26	12	0.16	0.82	10	1.19	1.19	43
Net income-BHC and noncontrolling (minority) interest	0.88	1.04	30	1.17	1.37	36	0.87	1.27	11	0.16	0.83	10	1.19	1.20	43
Margin Analysis															
Average earning assets / Average assets	93.01	93.16	50	93.32	93.08	53	93.40	93.08	54	92.45	92.32	53	92.46	91.05	65
Average interest-bearing funds / Average assets	80.37	60.43	92	74.46	62.97	85	77.49	61.99	89	78.11	64.06	90	82.20	65.57	93
Interest income (tax equivalent) / Average earning assets	2.46	2.96	20	2.71	3.18	19	2.66	3.06	21	3.30	3.55	29	4.31	4.41	44
Interest expense / Average earning assets	0.06	0.20	10	0.03	0.29	1	0.03	0.25	2	0.09	0.52	0	0.32	1.08	4
Net interest income (tax equivalent) / Average earning assets	2.40	2.75	23	2.68	2.88	32	2.62	2.80	34	3.21	3.01	58	3.99	3.33	76
Yield or Cost															
Total loans and leases (tax equivalent)	3.40	3.88	22	3.66	4.05	30	3.73	4.01	35	3.92	4.27	31	4.56	5.09	16
Interest-bearing bank balances	0.19	0.18	68	0.09	0.10	35	0.13	0.14	24	0.14	0.27	11	1.67	2.04	29
Federal funds sold and reverse repos		0.28		0	0.26	21	0	0.25	19	1.63	0.68	88	3.32	2.44	80
Trading assets		0.43			0.39			0.45		1.86	0.60	80	1.62	0.99	64
Total earning assets	2.42	2.93	19	2.67	3.15	22	2.62	3.04	20	3.26	3.51	30	4.26	4.36	45
Investment securities (tax equivalent)	1.39	1.78	16	1.38	1.84	18	1.32	1.77	15	2.28	2.25	51	2.95	2.76	70
US Treasury and agency securities (excluding mortgage-backed securities)	0.87	1.09	32	0.72	1.30	23	0.69	1.14	22	0.64	1.75	7	1.96	2.32	30
Mortgage-backed securities	1.36	1.67	18	1.20	1.60	15	1.14	1.57	12	1.98	2.05	40	2.82	2.61	78
All other securities	3.48	2.75	78	3.61	2.93	77	3.54	2.81	77	3.66	3.24	70	3.73	4.06	48
Interest-bearing deposits	0.07	0.16	20	0.03	0.26	2	0.04	0.21	4	0.10	0.53	3	0.30	1.10	3
Time deposits of \$250K or more	0.44	0.48	51	0.23	0.82	4	0.29	0.66	10	0.96	1.42	17	1.81	1.96	35
Time deposits < \$250K	0.14	0.44	9	0.17	0.78	1	0.16	0.62	3	0.38	1.36	2	0.59	1.82	4
Other domestic deposits	0.07	0.13	30	0.03	0.17	4	0.03	0.15	5	0.09	0.36	3	0.27	0.93	4
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos		0.16		0	0.18	9	0	0.17	9	1.25	0.62	85	2.18	1.86	63
Other borrowed funds and trading liabilities	1.10	1.14	50	1.10	1.38	42	1.14	1.27	44	1.22	1.50	35	2.53	2.38	62
All interest-bearing funds	0.07	0.31	3	0.03	0.42	1	0.04	0.37	2	0.11	0.74	0	0.36	1.49	1

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	46,467	54,679	194,536	179,344	180,273
Fiduciary activities income	6,141	5,764	24,797	21,473	20,029
Service charges on deposit accounts - domestic	8,537	5,367	24,272	21,560	27,043
Trading revenue.....	0	0	0	-4	1,297
Investment banking fees and commissions.....	1	0	26	4	3
Insurance activities revenue.....	28,713	28,046	94,471	94,121	90,209
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	-81	6	-28	27	31
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	443	1,497	4,263	7,652	780
Other non-interest income.....	2,713	13,999	46,735	34,511	40,881
Total overhead expenses	107,970	94,980	448,134	508,869	415,973
Personnel expense.....	69,526	64,040	295,916	261,470	244,967
Net occupancy expense.....	12,892	9,003	44,514	38,339	40,994
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	827	532	2,512	2,857	3,541
Other operating expenses.....	24,725	21,405	105,192	206,203	126,471
Fee income on mutual funds and annuities.....	1	0	26	4	3
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,007	1,808	1,994	1,832	1,805
Average personnel expense per employee.....	34.64	35.42	148.40	142.72	135.72
Average assets per employee.....	11,708.01	9,002.31	8,955.71	7,534.46	6,309.02

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.26	23	0	2.10	11	0.01	2.17	24	0	2.02	20	0	2.72	20
Overhead expenses / Net Interest Income + non-interest income	61.65	61.09	52	61.25	59.31	58	71.59	59.28	91	87.24	62.28	92	69.93	61.29	83
Percent of Average Assets															
Total overhead expense	1.84	2.18	30	2.33	2.28	59	2.51	2.17	78	3.69	2.57	84	3.65	2.69	85
Personnel expense.....	1.18	1.21	48	1.57	1.28	79	1.66	1.21	89	1.89	1.30	92	2.15	1.41	93
Net occupancy expense.....	0.22	0.23	47	0.22	0.24	36	0.25	0.23	61	0.28	0.26	62	0.36	0.28	79
Other operating expenses.....	0.43	0.71	9	0.54	0.73	27	0.60	0.72	41	1.51	0.94	84	1.14	0.97	75
Overhead less non-interest income	1.05	1.18	35	0.99	1.10	38	1.42	1.10	77	2.39	1.25	91	2.07	1.32	90
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	60.87	60.59	53	60.74	58.69	60	70.90	58.83	91	86.43	61.82	92	69.32	60.64	82
Personnel expense.....	39.20	33.94	77	40.96	33.28	90	46.82	32.93	96	44.41	32.36	95	40.82	32.39	90
Net occupancy expense.....	7.27	6.43	61	5.76	6.42	38	7.04	6.23	63	6.51	6.58	50	6.83	6.52	56
Other operating expenses.....	14.40	19.35	14	14.03	18.45	19	17.04	19.18	37	35.51	22.28	88	21.67	21.20	64
Total non-interest income	26.20	26.24	58	34.97	28.42	68	30.78	27.67	61	30.46	28.83	58	30.04	29.23	63
Fiduciary activities income	3.46	2.31	71	3.69	2.15	74	3.92	2.20	75	3.65	2.09	74	3.34	1.97	72
Service charges on domestic deposit accounts	4.81	3.51	68	3.43	3.21	54	3.84	3.27	56	3.66	3.27	56	4.51	3.88	60
Trading revenue.....	0	0.53	34	0	0.97	24	0	0.62	27	0	1.28	7	0.22	1.18	48
Investment banking fees and commissions.....	0	2.33	15	0	2.51	7	0	2.58	15	0	2.46	13	0	3.54	11
Insurance activities revenue.....	16.19	0.38	99	17.94	0.38	99	14.95	0.36	99	15.99	0.41	99	15.03	0.47	97
Venture capital revenue.....	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	-0.05	1.49	2	0	0.99	24	0	0.60	6	0	0.01	51	0.01	0.28	32
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.25	1.74	23	0.96	3.74	32	0.67	3.30	27	1.30	3.92	38	0.13	1.86	20
Other non-interest income.....	1.53	8.92	5	8.95	8.65	63	7.39	9.27	42	5.86	9.65	31	6.81	10.04	35
Overhead less non-interest income	34.67	33.42	49	25.77	29.66	35	40.12	30.52	77	55.97	31.93	93	39.28	31.06	76
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.40	20.83	57	22.45	21.04	65	21.22	21.18	48	31.81	18.63	98	21.95	20.56	61
Applicable income tax + TE / Pretax net operating income + TE	24.71	22.92	73	24.50	22.74	72	3.61	22.67	2	45.04	21.18	99	24.88	23.23	71

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans	8,127,520	6,523,635	7,980,464	6,475,668	6,406,962	24.59	51.10	
Commercial and industrial loans	1,998,278	2,672,032	2,184,384	2,522,521	1,721,704	-25.22	45.34	
Loans to individuals	182,477	230,562	197,102	258,931	377,760	-20.86	-69.97	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	0	0	0	0	0			
Other loans and leases	1,851,359	486,498	1,900,641	468,948	476,391	280.55	338.45	
Less: Unearned income	674	26,877	6,286	17,914	1,296	-97.49	-87.12	
Loans and leases, net of unearned income	12,158,960	9,885,850	12,256,305	9,708,154	8,981,521	22.99	56.32	
Less: Allowance for loan and lease losses	124,166	111,080	97,787	113,031	82,297	11.78	74.65	
Net loans and leases	12,034,794	9,774,770	12,158,518	9,595,123	8,899,224	23.12	56.15	
Debt securities that reprice or mature in over 1 year	8,297,831	3,975,751	8,458,726	3,133,202	1,501,506	108.71	517.67	
Mutual funds and equity securities	0	0	0	0	0			
Subtotal	20,332,625	13,750,521	20,617,244	12,728,325	10,400,730	47.87	124.65	
Interest-bearing bank balances	712,132	1,780,835	1,087,158	1,937,479	227,099	-60.01	146.30	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	14,907	10,501	52,498	50,658	6,730	41.96	296.99	
Trading assets	0	0	0	0	961		-100.00	
Total earning assets	21,059,664	15,541,857	21,756,900	14,716,462	10,635,520	35.50	124.24	
Non-interest-bearing cash and due from depository institutions	118,363	79,573	144,635	116,596	135,503	48.75	61.95	
Premises, fixed assets, and leases	152,149	120,630	163,244	125,317	47,493	26.13	152.66	
Other real estate owned	0	0	0	0	0		-100.00	
Investment in unconsolidated subsidiaries	0	0	0	0	0			
Intangible and other assets	1,507,393	985,792	1,448,444	1,006,460	811,663	52.91	106.75	
Total assets	22,837,569	16,727,852	23,513,223	15,964,835	11,630,179	36.52	122.70	
Quarterly average assets	23,497,977	16,276,172	20,906,937	15,786,970	11,476,788	44.37	136.15	
Average loans and leases (YTD)	12,204,078	9,816,789	10,022,027	9,650,724	8,948,544	24.32	57.80	
Memoranda								
Loans held-for-sale	1,166	2,022	1,206	1,140	26	-42.33	96.96	
Loans not held-for-sale	12,157,794	9,883,828	12,255,099	9,707,014	8,981,495	23.01	56.32	
Real estate loans secured by 1–4 family	3,219,764	2,366,853	3,217,007	2,369,254	2,497,285	36.04	50.28	
Commercial real estate loans	4,907,661	4,156,782	4,763,361	4,106,414	3,909,677	18.06	51.64	
Construction and land development	189,368	199,978	167,036	252,503	240,274	-5.31	-10.65	
Multifamily	1,149,097	930,676	1,130,698	869,246	730,496	23.47	96.52	
Nonfarm nonresidential	3,569,196	3,026,128	3,465,627	2,984,665	2,938,907	17.95	46.30	
Real estate loans secured by farmland	95	0	96	0	0			
Total investment securities	8,312,738	3,986,252	8,511,224	3,183,860	1,508,236	108.54	517.05	
U.S. Treasury securities	56,235	69,091	88,604	70,369	50,421	-18.61		
US agency securities (excluding mortgage-backed securities)	1,013,898	831,671	1,207,117	666,709	0	21.91		
Municipal securities	260,318	277,518	280,329	280,901	283,537	-6.20	-14.22	
Mortgage-backed securities	6,980,705	2,807,972	6,933,576	2,165,881	1,167,969	148.60	616.84	
Asset-backed securities	0	0	0	0	0		-100.00	
Other debt securities	1,582	0	1,598	0	6,309		-96.29	
Mutual funds and equity securities	0	0	0	0	0			
Available-for-sale securities	7,917,304	3,986,252	8,511,224	3,183,860	1,508,236	98.62	487.70	
U.S. Treasury securities	56,235	69,091	88,604	70,369	50,421	-18.61		
US agency securities (excluding mortgage-backed securities)	1,013,898	831,671	1,207,117	666,709	0	21.91		
Municipal securities	260,318	277,518	280,329	280,901	283,537	-6.20	-14.22	
Mortgage-backed securities	6,585,271	2,807,972	6,933,576	2,165,881	1,167,969	134.52	576.23	
Asset-backed securities	0	0	0	0	0		-100.00	
Other debt securities	1,582	0	1,598	0	6,309		-96.29	
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	-3,312							
Available-for-sale securities appreciation (depreciation)	-539,317	-37,466	-75,956	58,676	28,039			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	528,251	87,299	184,793	91,647	933,432	505.11	1571.57	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	620,071	445,328	705,001	513,359	387,132	39.24	63.06
NOW, ATS and transaction accounts	242,390	171,072	248,743	199,715	214,462	41.69	-12.84
Time deposits less brokered deposits < \$250K	134,797	193,421	152,867	200,032	245,191	-30.31	-59.00
MMDA and other savings accounts	18,106,556	12,136,752	18,169,449	11,197,836	8,636,993	49.19	133.98
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	19,103,814	12,946,573	19,276,060	12,110,942	9,483,778	47.56	118.94
Time deposits of \$250K or more	164,687	50,106	223,789	58,827	83,948	228.68	387.99
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	0	0	0	0	201,082		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	83	17	0	4,946	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	14,759	14,818	15,027	15,022	14,018	-0.40	57.04
Brokered deposits < \$250K	146,831	0	149,725	0	0		64869.47
Noncore funding	326,277	65,007	388,558	73,849	303,994	401.91	455.72
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	399,086	329,227	442,252	351,992	242,255	21.22	113.12
Total liabilities	19,829,177	13,340,807	20,106,870	12,536,783	10,030,027	48.64	121.02
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,834	1,868	1,863	1,868	0	-1.82	
Common surplus	1,777,670	1,854,895	1,858,454	1,854,068	0	-4.16	
Retained earnings	1,782,998	1,702,945	1,768,654	1,665,607	1,643,999	4.70	35.35
Accumulated other comprehensive income	-412,653	-26,192	-56,695	54,234	-43,847		
Other equity capital components	-141,457	-146,471	-165,923	-147,725	0		
Total holding company equity capital	3,008,392	3,387,045	3,406,353	3,428,052	1,600,152	-11.18	134.45
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		-100.00
Total equity capital, including minority interest	3,008,392	3,387,045	3,406,353	3,428,052	1,600,152	-11.18	134.45
Total liabilities and capital	22,837,569	16,727,852	23,513,223	15,964,835	11,630,179	36.52	122.70
Memoranda							
Non-interest-bearing deposits	620,071	445,328	705,001	513,359	387,132	39.24	63.06
Interest-bearing deposits	18,795,261	12,551,351	18,944,573	11,656,410	9,180,594	49.75	124.30
Total deposits	19,415,332	12,996,679	19,649,574	12,169,769	9,567,726	49.39	121.64
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	3,406,353	3,428,052	3,428,052	1,600,152	1,433,141		
Accounting restatements	-20,098	0	0	-1,131	0		
Net income	51,516	47,663	154,665	22,738	135,098		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	1,623	0	-13,750	1,792,878	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	60,595	0	23,211	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	17,074	10,324	51,619	0	0		
Change in other comprehensive income	-355,958	-80,427	-110,929	98,081	31,913		
Changes in debit to ESOP liability	1,254	1,254	5,014	-147,725	0		
Other adjustments to equity capital	1,371	827	18,131	63,059	0		
Holding company equity capital, ending balance	3,008,392	3,387,045	3,406,353	3,428,052	1,600,152		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	35.59	37.11	43	39	36.10	53	33.94	36.25	38	40.56	36.22	55	55.09	37.78	80
Commercial and industrial loans	8.75	10.78	42	15.97	13.88	61	9.29	10.76	48	15.80	13.52	63	14.80	12.02	65
Loans to individuals	0.80	3.61	37	1.38	3.42	50	0.84	3.36	40	1.62	3.40	51	3.25	4.20	57
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0	0.17	12	0	0.19	10	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases.....	8.11	4.19	79	2.91	4.29	48	8.08	4.47	75	2.94	4.63	45	4.10	5.01	51
Net loans and leases.....	52.70	59.31	28	58.43	60.99	38	51.71	58.67	29	60.10	61.58	38	76.52	63.77	82
Debt securities over 1 year.....	36.33	19.47	93	23.77	16.70	78	35.97	19.46	93	19.63	15.55	69	12.91	14.60	42
Mutual funds and equity securities	0	0.06	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	89.03	80.04	89	82.20	78.43	60	87.68	79.22	84	79.73	78.16	43	89.43	79.65	92
Interest-bearing bank balances	3.12	7.18	25	10.65	9.08	64	4.62	8.50	33	12.14	7.51	80	1.95	3.06	48
Federal funds sold and reverse repos	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.07	1.65	5	0.06	1.59	5	0.22	1.56	16	0.32	1.68	19	0.06	1.91	5
Trading assets	0	0.52	20	0	0.56	19	0	0.49	19	0	1.01	17	0.01	1.19	33
Total earning assets.....	92.21	91.28	64	92.91	91.48	68	92.53	91.77	60	92.18	91.05	60	91.45	89.53	70
Non-interest cash and due from depository institutions.....	0.52	0.96	18	0.48	1	12	0.62	0.82	29	0.73	1.07	25	1.17	1.14	50
Other real estate owned.....	0	0.01	11	0	0.02	5	0	0.01	9	0	0.02	4	0	0.03	4
All other assets.....	7.27	7.70	40	6.61	7.44	42	6.85	7.35	44	7.09	7.82	39	7.39	9.27	30
Memoranda															
Short-term investments	3.18	10.28	14	10.71	11.92	51	4.85	11.47	22	12.45	11.17	68	2.01	7.63	26
U.S. Treasury securities.....	0.25	1.80	34	0.41	0.98	64	0.38	1.47	46	0.44	0.84	66	0.43	1.03	60
US agency securities (excluding mortgage-backed securities)	4.44	0.79	92	4.97	0.73	94	5.13	0.82	93	4.18	0.63	95	0	0.54	13
Municipal securities	1.14	1.72	54	1.66	1.77	57	1.19	1.73	54	1.76	1.69	60	2.44	1.34	74
Mortgage-backed securities	30.57	14.04	95	16.79	12.38	72	29.49	14.14	94	13.57	11.75	60	10.04	11.44	42
Asset-backed securities	0	0.56	22	0	0.35	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.01	0.55	25	0	0.46	8	0.01	0.53	27	0	0.42	10	0.05	0.39	46
Loans held-for-sale.....	0.01	0.40	20	0.01	0.46	18	0.01	0.55	19	0.01	0.52	19	0	0.39	15
Loans held for investment	53.24	59.15	28	59.09	61.15	38	52.12	58.06	31	60.80	61.72	40	77.23	63.50	86
Real estate loans secured by 1–4 family	14.10	11.67	67	14.15	11.69	63	13.68	11.46	64	14.84	11.91	63	21.47	13.29	81
Revolving	4.19	1.40	97	4.02	1.51	94	4.08	1.42	95	4.35	1.66	93	5.90	2.07	94
Closed-end, secured by first liens	9.34	9.94	49	9.23	9.76	52	9.05	9.67	49	9.47	9.81	51	13.35	10.69	68
Closed-end, secured by junior liens	0.56	0.17	89	0.90	0.21	91	0.55	0.17	90	1.03	0.22	92	2.22	0.28	96
Commercial real estate loans	21.49	23.42	45	24.85	22.27	55	20.26	22.69	43	25.72	22.22	57	33.62	22.23	74
Construction and land development	0.83	3.49	21	1.20	3.32	23	0.71	3.34	19	1.58	3.40	29	2.07	3.44	42
Multifamily.....	5.03	3.52	76	5.56	3.21	81	4.81	3.57	77	5.44	3.12	80	6.28	3.01	86
Nonfarm nonresidential	15.63	15.11	54	18.09	14.77	63	14.74	14.57	51	18.70	14.72	62	25.27	14.69	80
Real estate loans secured by farmland.....	0	0.33	18	0	0.33	8	0	0.30	17	0	0.33	8	0	0.36	9

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	66.84	61.87	52	65.99	57.91	61	65.11	61.05	48	66.70	57.15	63	71.33	57.46	66
Real estate loans secured by 1–4 family.....	26.48	20.07	73	23.94	19.43	63	26.25	19.86	70	24.40	19.43	65	27.80	20.75	73
Revolving	7.87	2.35	97	6.80	2.45	94	7.82	2.43	96	7.15	2.64	95	7.64	3.15	93
Closed-end.....	18.61	17.49	58	17.14	16.76	55	18.42	17.24	60	17.25	16.59	53	20.17	17.39	65
Commercial real estate loans	40.36	38.39	51	42.05	35.36	59	38.86	37.86	47	42.30	34.63	60	43.53	33.52	65
Construction and land development.....	1.56	5.82	20	2.02	5.29	22	1.36	5.65	16	2.60	5.26	29	2.68	5.09	34
1–4 family.....	0	1.29	4	0	1.05	4	0	1.18	3	0	0.93	5	0	0.94	7
Other	1.56	4.49	22	2.02	4.21	28	1.36	4.40	19	2.60	4.19	34	2.68	4.02	42
Multifamily.....	9.45	5.66	82	9.41	5.08	85	9.23	5.78	82	8.95	4.96	84	8.13	4.69	81
Nonfarm nonresidential	29.35	25	58	30.61	23.47	67	28.28	24.56	58	30.74	22.93	68	32.72	22.15	73
Owner-occupied.....	10.10	8.44	60	9.29	7.93	58	9.96	8.29	59	9.39	7.68	62	10.23	7.72	65
Other.....	19.26	16.32	62	21.32	15.25	72	18.32	15.94	58	21.35	14.95	74	22.49	14.34	78
Real estate loans secured by farmland.....	0	0.59	18	0	0.56	8	0	0.54	18	0	0.54	8	0	0.55	9
Loans to depository institutions and acceptances of other banks.....	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	16.43	18.81	46	27.03	23.16	66	17.82	18.86	53	25.98	22.17	67	19.17	19.53	55
Loans to individuals	1.50	6.52	40	2.33	6.02	49	1.61	6.24	44	2.67	6.13	49	4.21	7.13	53
Credit card loans	0	0.51	21	0	0.50	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0	0.31	12	0	0.33	10	0	0.34	12	0	0.32	11	0	0.37	11
Other loans and leases.....	15.23	8.03	78	4.92	8.05	49	15.51	8.75	76	4.83	9.09	45	5.30	9.85	43
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	279.47	395.39	28	206.17	382.51	15	272.47	391.81	28	207.15	381.27	18	472.33	391.26	60
Real estate loans secured by 1–4 family.....	110.71	125.02	43	74.80	124.29	30	109.84	126.06	42	75.79	125.03	29	184.10	138.18	68
Revolving	32.91	14.84	88	21.24	16.14	63	32.74	15.44	85	22.20	17.42	63	50.57	21.26	91
Closed-end.....	77.80	108.83	35	53.55	106.79	27	77.10	108.85	36	53.59	106.14	27	133.53	115.20	62
Commercial real estate loans	168.75	249.33	29	131.37	237.40	25	162.63	245.88	30	131.36	234.65	27	288.22	229.44	57
Construction and land development.....	6.51	36.95	17	6.32	35.26	15	5.70	35.95	16	8.08	35.62	19	17.71	34.95	36
1–4 family.....	0	8.02	4	0	6.84	3	0	7.42	3	0	6.34	5	0	6.61	6
Other	6.51	28.49	18	6.32	28.01	18	5.70	28.11	17	8.08	28.16	19	17.71	27.32	41
Multifamily.....	39.51	37.99	61	29.41	34.02	57	38.61	38.66	63	27.81	32.74	50	53.85	31.04	83
Nonfarm nonresidential	122.73	160.85	34	95.63	157.71	28	118.33	158.05	33	95.48	155.06	29	216.66	152.10	66
Owner-occupied.....	42.22	53.96	38	29.03	52.99	29	41.68	52.99	40	29.17	52.37	30	67.72	53.07	64
Other.....	80.50	105.37	35	66.60	102.29	30	76.64	102.54	33	66.30	100.54	32	148.94	97.41	70
Real estate loans secured by farmland.....	0	3.46	17	0	3.50	8	0	3.22	16	0	3.44	8	0	3.60	8
Loans to depository institutions and acceptances of other banks.....	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	68.71	113.45	29	84.44	145.22	20	74.58	114.45	36	80.69	139.91	21	126.93	122.02	53
Loans to individuals	6.27	36.67	32	7.29	35.91	34	6.73	34.55	33	8.28	37.47	35	27.85	43.51	54
Credit card loans	0	2.64	22	0	2.59	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0	1.66	12	0	1.94	10	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases.....	63.66	47.86	71	15.37	47.52	27	64.89	51.06	68	15	49.54	25	35.12	52.44	43
Supplemental															
Non-owner occupied CRE loans / Gross loans	30.98	30.57	51	33.43	27.81	64	29.72	30.07	48	33.63	27.32	64	33.98	26.45	63
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	129.53	198.65	32	104.46	185.94	26	124.37	195.33	31	104.43	183.76	28	225.01	178.57	62
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	171.75	256.17	29	133.49	243.39	24	166.05	252.85	30	133.60	240.85	26	292.73	236.10	54

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			5,175,521	3,873,387	3,605,851
Commit: Secured commercial real estate loans	891,975	558,412	820,010	552,652	449,999
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	65,637	63,800	65,552	60,221	60,124
Standby letters of credit	50	186	50	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	156,164	134,274	130,513	141,511	117,057
Credit derivatives - notional amount (holding company as guarantor)	107,331	154,529	108,259	155,456	182,519
Credit derivative contracts w/ purchased credit protection-investment grade..	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	12,917	35,564	24,440	41,160	21,357
Written options contracts (interest rate)	22,808	58,939	31,863	165,686	79,770
Purchased options contracts (interest rate).....	0	0	0	0	0
Interest rate swaps.....	2,867,637	3,571,918	3,009,150	3,652,385	5,869,474
Futures and forward foreign exchange	21,929	16,416	18,752	15,040	37,300
Written options contracts (foreign exchange).....	0	0	0	0	0
Purchased options contracts (foreign exchange).....	0	0	0	0	0
Foreign exchange rate swaps.....	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other).....	0	0	0	0	0
Purchased options contracts (commodity and other).....	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)					22.01	22.78	54	24.26	22.01	64	31	23.52	76		
Standby letters of credit	0.29	0.64	36	0.38	0.67	42	0.28	0.65	32	0.38	0.71	38	0.52	0.84	45
Commercial and similar letters of credit	0	0.02	44	0	0.02	44	0	0.02	42	0	0.02	20	0	0.02	17
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.68	0.26	81	0.80	0.28	82	0.56	0.24	77	0.89	0.35	83	1.01	0.42	84
Credit derivatives - notional amount (holding company as beneficiary).....	0.47	0.18	81	0.92	0.18	91	0.46	0.18	80	0.97	0.30	89	1.57	0.52	90
Credit derivative contracts w/ purchased credit protection-investment grade..	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	12.81	45.51	42	22.02	42.67	57	13.12	46.30	44	24.27	48.62	56	51.66	68.47	71
Interest rate contracts	12.71	33.09	45	21.92	30.32	58	13.04	32.46	47	24.17	34.36	59	51.34	47.31	75
Interest rate futures and forward contracts	0.06	4.02	39	0.21	4.59	40	0.10	3.25	38	0.26	6.21	36	0.18	10.67	34
Written options contracts (interest rate)	0.10	1.59	33	0.35	2	40	0.14	1.41	32	1.04	2.18	53	0.69	2.47	57
Purchased options contracts (interest rate).....	0	1.35	22	0	1.45	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	12.56	19.54	50	21.35	20.33	64	12.80	20.49	52	22.88	20.83	65	50.47	28.86	83
Foreign exchange contracts	0.10	6.48	65	0.10	6.19	62	0.08	6.30	64	0.09	6.01	58	0.32	10.12	61
Futures and forward foreign exchange contracts	0.10	3.96	67	0.10	3.83	64	0.08	3.78	66	0.09	3.47	60	0.32	5.23	65
Written options contracts (foreign exchange).....	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange).....	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts.....	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other).....	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other).....	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					51.64	44.98	70	40.14	42.82	64	40.30	45.53	62		

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	2,925,291	3,682,837	3,084,205	3,874,271	6,007,901
Interest rate contracts	2,903,362	3,666,421	3,065,453	3,859,231	5,970,601
Foreign exchange contracts.....	21,929	16,416	18,752	15,040	37,300
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	34,846	51,980	43,192	56,200	58,657
Written options	22,808	58,939	31,863	165,686	79,770
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	22,808	58,939	31,863	165,686	79,770
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	2,867,637	3,571,918	3,009,150	3,652,385	5,869,474
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	2,925,291	3,682,837	3,084,205	3,874,271	6,007,901
Interest rate contracts	2,903,362	3,666,421	3,065,453	3,859,231	5,970,601
Foreign exchange contracts.....	21,929	16,416	18,752	15,040	37,300
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,902,483	3,623,897	3,052,342	3,708,585	5,928,131
One year or less	222,601	426,372	244,170	390,566	117,827
Over 1 year to 5 years	1,142,426	1,236,899	1,221,977	1,219,038	3,702,202
Over 5 years	1,537,456	1,960,626	1,586,195	2,098,981	2,108,102
Gross negative fair value (absolute value)	25,651	34,306	18,609	44,250	18,872
Gross positive fair value.....	24,257	92,071	64,969	143,864	65,102
Held for trading.....	0	0	0	0	0
Non-traded.....	24,257	92,071	64,969	143,864	65,102
Current credit exposure on risk-based capital derivative contracts	24,246	91,552	64,764	142,666	64,939
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.25	93.91	38	99.55	94.52	43	99.39	94.17	38	99.61	94.10	47	99.38	93.44	48
Foreign exchange contracts	0.75	3.18	66	0.45	3.16	61	0.61	3.47	66	0.39	3.49	59	0.62	3.20	58
Equity, commodity, and other contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	1.19	10.22	34	1.41	12.82	29	1.40	11.16	33	1.45	14.05	23	0.98	13.49	20
Written options	0.78	6.03	27	1.60	8.11	30	1.03	6.28	25	4.28	8.18	45	1.33	5.91	31
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0.78	5.74	28	1.60	7.80	32	1.03	5.96	26	4.28	7.73	48	1.33	5.10	33
Purchased options	0	3.59	20	0	3.58	20	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.11	21	0	3.15	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	98.03	74.58	81	96.99	69.64	80	97.57	74.26	82	94.27	68.76	78	97.70	69.75	83
Held for trading	0	38.74	22	0	42.14	20	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	32.48	22	0	36.29	20	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	61.26	77	100	57.86	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	99.25	57.41	65	99.55	54.11	71	99.39	56.71	66	99.61	53.82	71	99.38	52.22	73
Foreign exchange contracts	0.75	0.37	83	0.45	0.45	79	0.61	0.40	83	0.39	0.46	79	0.62	0.34	80
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	99.22	92.63	58	98.40	90.92	61	98.97	92.53	61	95.72	91.48	50	98.67	93.86	59
One year or less	7.61	27.97	34	11.58	26.80	43	7.92	27.56	32	10.08	32.05	36	1.96	32.17	12
Over 1 year to 5 years	39.05	26.35	70	33.59	28.69	57	39.62	27.01	67	31.46	27.06	59	61.62	30.45	90
Over 5 years	52.56	29.53	75	53.24	30.03	73	51.43	29.89	73	54.18	29.56	76	35.09	28.09	62
Gross negative fair value (absolute value)	0.88	1.21	30	0.93	1.21	44	0.60	0.98	34	1.14	1.55	45	0.31	0.83	32
Gross positive fair value	0.83	1.52	28	2.50	1.70	87	2.11	1.34	82	3.71	2.23	82	1.08	1.19	49
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.06	33	0.01	0.05	36	0.01	0.04	30	0.01	0.07	32	0.01	0.06	49
Gross positive fair value (X)	0.01	0.06	27	0.03	0.07	42	0.02	0.05	49	0.05	0.09	46	0.05	0.07	67
Held for trading (X)	0	0.04	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0.01	0.01	55	0.03	0.01	77	0.02	0.01	84	0.05	0.02	86	0.05	0.01	94
Current credit exposure (X)	0.01	0.04	39	0.03	0.05	50	0.02	0.04	56	0.05	0.06	53	0.05	0.05	71
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.16	0.47	47	0.86	0.61	75	0.44	0.46	65	1.35	0.85	78	0.65	0.73	73

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	97,787	113,031	113,031	82,297	80,655
Gross losses	1,608	1,983	9,036	9,854	9,498
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,385	612	3,478	1,788	4,840
Net losses	223	1,371	5,558	8,066	4,658
Provision for loan and lease losses	-485	-580	-9,686	38,800	6,300
Adjustments	27,087	0	0	0	0
Ending balance	124,166	111,080	97,787	113,031	82,297
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.01	0.04	40	-0.01	-0.11	58	-0.05	-0.09	56	0.28	0.51	24	0.06	0.15	26
Provision for loan and lease losses / Average loans and leases	-0.02	0.06	39	-0.02	-0.20	58	-0.10	-0.16	54	0.40	0.82	22	0.07	0.24	21
Provision for loan and lease losses / Net loan and lease losses	-217.49	49.50	21	-42.30	-168.35	50	-174.27	-105.48	35	481.03	487.86	65	135.25	130.58	65
Allowance for loan and lease losses / Total loans and leases not held for sale	1.02	1.20	33	1.12	1.49	26	0.80	1.23	17	1.16	1.58	28	0.92	0.83	59
Allowance for loan and lease losses / Total loans and leases	1.02	1.17	36	1.12	1.47	28	0.80	1.20	20	1.16	1.55	29	0.92	0.81	61
Allowance for loan and lease losses / Net loans and leases losses (X)	139.20	38.27	87	20.26	18.09	72	17.59	21.39	62	14.01	11.58	73	17.67	8.03	84
Allowance for loan and lease losses / Nonaccrual assets	367.14	355.27	69	262.76	291.29	54	296.39	364.13	51	275.65	299.17	59	193.86	218.72	64
ALLL / 90+ days past due + nonaccrual loans and leases	367.14	284.19	76	252.72	246.27	60	279.53	287.08	63	261.33	244.34	64	188	151.73	73
Gross loan and lease losses / Average loans and leases	0.05	0.17	34	0.08	0.24	26	0.09	0.19	30	0.10	0.34	17	0.11	0.28	30
Recoveries / Average loans and leases	0.05	0.07	42	0.02	0.08	20	0.03	0.08	29	0.02	0.07	16	0.05	0.08	43
Net losses / Average loans and leases	0.01	0.09	30	0.06	0.16	35	0.06	0.11	41	0.08	0.27	28	0.05	0.21	25
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	15.33	10.98	75	6.21	7.39	50	35.30	34.67	62	18.83	33.98	24	38.84	36.22	66
Earnings coverage of net loan and lease losses (X)	294.50	38.54	90	44.68	25.70	75	32.21	39.72	62	9.26	22.91	40	38.83	24.40	78
Net Loan and Lease Losses By Type															
Real estate loans	-0.02	-0.01	33	0	0.03	48	0	0.02	45	0	0.04	28	0	0.01	44
Real estate loans secured by 1–4 family	-0.05	-0.02	25	-0.01	-0.01	37	-0.01	-0.02	50	0.01	0.01	63	0	0.01	52
Revolving	0	-0.08	58	-0.04	-0.03	30	-0.01	-0.07	52	0.06	0.01	78	0.02	0.02	57
Closed-end	-0.06	-0.02	14	0	-0.01	48	-0.01	-0.01	48	-0.01	0	32	0	0	51
Commercial real estate loans	0	0	37	0.01	0.05	56	0.01	0.04	49	0	0.07	7	0	0.01	28
Construction and land development	0	-0.02	72	0	0	57	0	0	64	0	0	59	0	-0.01	60
1–4 family	0	0	58	0	0	58	0	0	57	0	0	59	0	0	55
Other	0	-0.01	71	0	0	57	0	0	64	0	0	57	0	-0.01	61
Multifamily	0	0	57	0	0	54	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0.01	31	0.02	0.07	60	0.01	0.05	43	0	0.11	4	0	0.02	26
Owner-occupied	0	0	39	-0.01	0.01	13	0	0.01	23	0	0.02	13	0	0.01	30
Other	0	0	21	0.03	0.06	65	0.01	0.04	55	0	0.08	6	0	0.01	24
Real estate loans secured by farmland	0	0	57	0	0	54	0	0	54	0	0.02	0	0	0.01	0
Commercial and industrial loans	0.03	0.11	47	0.16	0.20	55	0.19	0.17	60	0.23	0.47	37	0.16	0.37	33
Loans to individuals	1.05	0.70	74	0.36	1.06	24	0.69	0.71	59	0.82	1.13	52	0.47	1.17	26
Credit card loans		1.88			2.41			1.84			2.92			3.11	
Agricultural loans		0			0.02			0.02			0.19			0.08	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.16	32	0	0.09	37	0	0.10	32	0	0.15	25	0	0.15	22

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		29,641		35,459		59,949		23,226		29,672
90+ days past due loans and leases		0		1,679		1,990		2,247		1,324
Nonaccrual loans and leases		33,820		42,275		32,993		41,005		42,451
Total past due and nonaccrual loans and leases		63,461		79,413		94,932		66,478		73,447
Restructured 30–89 days past due		3,330		2,326		2,494		1,982		3,393
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		13,637		13,538		14,199		12,109		27,900
Total restructured loans and leases		16,967		15,864		16,693		14,091		31,293
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		28,684		37,041		30,843		39,112		45,230
Other real estate owned		0		0		0		0		0
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.24	0.32	44	0.36	0.33	66	0.49	0.32	77	0.24
90+ days past due loans and leases	0	0.10	10	0.02	0.11	43	0.02	0.10	43	0.02
Nonaccrual loans and leases	0.28	0.44	32	0.43	0.65	35	0.27	0.46	28	0.42
90+ days past due and nonaccrual loans and leases	0.28	0.59	24	0.44	0.82	26	0.29	0.62	21	0.45
30–89 days past due restructured	0.03	0.01	85	0.02	0.01	84	0.02	0.01	82	0.02
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0
Nonaccrual restructured	0.11	0.10	65	0.14	0.13	60	0.12	0.10	60	0.12
30–89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.24	0.32	44	0.36	0.33	66	0.49	0.32	77	0.24
90+ days past due assets	0	0.10	9	0.02	0.11	42	0.02	0.10	41	0.02
Nonaccrual assets	0.28	0.45	31	0.43	0.66	35	0.27	0.47	27	0.42
30+ days past due and nonaccrual assets	0.52	0.94	28	0.80	1.18	39	0.77	0.97	47	0.68
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.15	0.35	20	0.26	0.50	25	0.15	0.36	19	0.27
90+ days past due and nonaccrual assets + other real estate owned	0.15	0.36	18	0.26	0.53	21	0.15	0.37	17	0.27
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.29	0.41	38	0.49	0.58	45	0.28	0.41	37	0.51
Allowance for loan and lease losses	53.02	62.77	53	73.50	69.27	61	67.83	62.64	66	72.63
Equity capital + allowance for loan and lease losses	2.10	3.67	31	2.33	5.03	19	1.89	3.60	25	2.32
Tier 1 capital + allowance for loan and lease losses	2.26	4.23	25	2.58	5.96	14	2.26	4.30	24	2.63
Loans and leases + other real estate owned	0.54	0.69	43	0.83	0.97	46	0.54	0.71	44	0.85

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.34	0.26	67	0.22	0.31	42	0.69	0.26	91	0.26	0.39	43	0.34	0.38	56
	90+ days past due		0	0.13	18	0.02	0.13	51	0.02	0.12	60	0.02	0.16	51	0.02	0.16	46
	Nonaccrual.....		0.23	0.51	27	0.29	0.76	18	0.18	0.52	22	0.27	0.76	14	0.18	0.46	22
Commercial and industrial	30–89 days past due		0.05	0.26	15	0.73	0.22	93	0.13	0.24	43	0.17	0.23	51	0.22	0.31	44
	90+ days past due		0	0.03	18	0.01	0.02	63	0	0.04	18	0.03	0.03	68	0	0.05	14
	Nonaccrual.....		0.72	0.53	73	0.85	0.69	69	0.82	0.57	74	0.92	0.75	68	1.59	0.83	82
Individuals	30–89 days past due		0.65	0.67	55	0.60	0.53	61	0.85	0.63	70	0.85	0.83	55	1.05	0.83	61
	90+ days past due		0	0.08	21	0	0.11	20	0	0.09	38	0	0.14	19	0	0.17	16
	Nonaccrual.....		0.28	0.16	76	0.15	0.22	53	0.48	0.17	87	0.20	0.28	54	0.15	0.17	57
Depository institution loans	30–89 days past due			0			0.01			0.01			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.01			0			0			0			0	
Agricultural	30–89 days past due			0.16			0.17			0.07			0.17			0.24	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.71			0.44			0.70			0.49			0.67	
Foreign governments	30–89 days past due			0			0.03			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.23			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0	0.13	17	0	0.13	16	0	0.12	16	0	0.18	15	0	0.20	14
	90+ days past due		0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0	0.08	22	0	0.15	19	0	0.09	21	0	0.15	19	0.59	0.13	89

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.51	0.44	62	0.35	0.47	48	0.81	0.46	80	0.58	0.65	59	0.78	0.67	67
	90+ days past due	0	0.25	21	0.01	0.28	46	0.02	0.24	53	0.01	0.33	42	0	0.31	30
	Nonaccrual	0.48	0.68	46	0.52	0.88	31	0.36	0.71	30	0.47	0.89	30	0.32	0.73	22
Revolving	30–89 days past due	0.35	0.27	62	0.21	0.31	41	0.51	0.28	78	0.27	0.48	35	0.35	0.45	37
	90+ days past due	0	0.03	34	0	0.03	66	0	0.02	72	0	0.03	64	0	0.05	50
	Nonaccrual	0.67	1.02	56	0.47	1.31	33	0.42	1.18	40	0.45	1.13	36	0.31	1	26
Closed-end	30–89 days past due	0.57	0.46	68	0.41	0.48	50	0.94	0.49	82	0.71	0.65	68	0.94	0.70	72
	90+ days past due	0	0.28	21	0.02	0.31	49	0.03	0.26	55	0.02	0.38	44	0	0.35	16
	Nonaccrual	0.40	0.66	41	0.54	0.85	35	0.34	0.67	28	0.48	0.87	32	0.32	0.70	24
Junior lien	30–89 days past due	0.03	0.01	87	0.04	0.01	88	0.02	0.01	81	0.03	0.02	75	0.04	0.02	76
	90+ days past due	0	0	36	0	0	35	0	0	75	0	0	32	0	0	29
	Nonaccrual	0.04	0.03	67	0.03	0.05	45	0.04	0.03	63	0.04	0.04	52	0.01	0.04	30
Commercial real estate	30–89 days past due	0.23	0.16	72	0.15	0.22	52	0.62	0.15	93	0.07	0.26	32	0.07	0.18	32
	90+ days past due	0	0.01	30	0.03	0.02	76	0.03	0.01	86	0.03	0.02	79	0.03	0.03	69
	Nonaccrual	0.07	0.37	18	0.17	0.62	16	0.05	0.38	12	0.15	0.62	13	0.10	0.23	30
Construction and development	30–89 days past due	3.66	0.19	99	0	0.22	15	0.02	0.17	46	0	0.28	11	0.02	0.28	31
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0.07	0.17	54	0	0.50	11	0	0.20	15	0	0.41	11	0.04	0.20	36
1–4 family	30–89 days past due	0	0.03	29	0	0.03	30	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	3.66	0.14	99	0	0.16	17	0.02	0.13	58	0	0.22	13	0.02	0.20	41
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.07	0.14	64	0	0.43	11	0	0.16	18	0	0.35	12	0.04	0.17	43
Multifamily	30–89 days past due	0.03	0.06	65	0.17	0.08	77	0.01	0.07	58	0.10	0.09	71	0.04	0.08	58
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.03	0.12	57	0.07	0.13	59	0.02	0.17	53	0.08	0.11	60	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.11	0.13	58	0.15	0.20	51	0.84	0.13	94	0.07	0.23	36	0.08	0.14	37
	90+ days past due	0	0.01	34	0.04	0.02	79	0.03	0.01	89	0.04	0.02	80	0.04	0.03	72
	Nonaccrual	0.09	0.45	19	0.21	0.78	14	0.06	0.45	14	0.18	0.80	15	0.13	0.28	28
Owner Occupied	30–89 days past due	0.10	0.04	78	0.03	0.06	46	0.10	0.04	81	0.03	0.07	44	0.03	0.07	33
	90+ days past due	0	0	38	0	0	70	0	0	79	0	0	70	0	0.01	58
	Nonaccrual	0.03	0.17	22	0.12	0.32	26	0.03	0.17	22	0.10	0.27	24	0.09	0.16	38
Other	30–89 days past due	0.01	0.08	38	0.12	0.12	60	0.75	0.08	94	0.04	0.14	46	0.05	0.07	49
	90+ days past due	0	0.01	39	0.04	0.01	83	0.03	0	93	0.04	0.01	84	0.04	0.01	84
	Nonaccrual	0.06	0.24	34	0.08	0.40	26	0.03	0.23	26	0.08	0.44	24	0.04	0.10	39
Farmland	30–89 days past due	0	0.17	31		0.13		0	0.10	31		0.11			0.23	
	90+ days past due	0	0	45		0.01		0	0	45		0			0.01	
	Nonaccrual	0	0.67	21		1.14		0	0.69	23		1.13			0.84	
Credit card	30–89 days past due		0.87			0.75			0.81			0.95			1.19	
	90+ days past due		0.45			0.56			0.45			0.63			0.78	
	Nonaccrual		0.12			0.10			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,638,047	1,710,292	1,694,394	1,708,211	0										
Retained earnings	1,782,998	1,702,945	1,768,654	1,665,607	1,643,999										
Accumulated other comprehensive income (AOCI)	-412,653	-26,192	-56,695	54,234	-43,847										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	3,008,392	3,387,045	3,406,353	3,428,052	1,600,152										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	636,975	360,066	631,946	360,739	369,825										
Accumulated other comprehensive income-related adjustments	-412,653	-26,192	-56,695	54,234	-43,847										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,784,070	3,053,171	2,831,102	3,013,079	1,274,174										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,784,070	3,053,171	2,831,102	3,013,079	1,274,174										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	2,784,070	3,053,171	2,831,102	3,013,079	1,274,174										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	133,944	120,266	107,914	122,366	91,217										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	133,944	120,266	107,914	122,366	91,217										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	133,944	120,266	107,914	122,366	91,217										
Exited advanced approach tier 2 capital															
Total capital	2,918,014	3,173,437	2,939,016	3,135,445	1,365,391										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	23,497,977	16,276,172	20,906,937	15,786,970	11,476,788										
Less: Deductions from common equity tier 1 capital	636,975	360,066	631,946	360,739	369,825										
Less: Other deductions	-5,594	0	0	0	0										
Total assets for leverage ratio	22,866,596	15,916,106	20,274,991	15,426,231	11,106,963										
Total risk-weighted assets	15,027,090	10,648,376	14,868,324	10,588,361	10,067,423										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	18.53	12.18	94	28.67	12.54	99	19.04	12.37	95	28.46	12.35	99	12.66	12.11	69
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	18.53	12.88	94	28.67	13.31	99	19.04	13.11	94	28.46	13.08	98	12.66	12.78	56
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	19.42	14.72	92	29.80	15.37	99	19.77	14.91	93	29.61	15.23	98	13.56	14.36	42
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	12.18	9.06	94	19.18	9.15	99	13.96	8.98	97	19.53	9.13	99	11.47	9.76	85
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0	0	
Total property and casualty assets	0	0	0	0	0	0	
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0	0	
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0	0	
Total insurance underwriting equity	0	0	0	0	0	0	
Total property and casualty equity	0	0	0	0	0	0	
Total life and health equity	0	0	0	0	0	0	
Total insurance underwriting net income	0	0	0	0	0	0	
Total property and casualty	0	0	0	0	0	0	
Total life and health	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0	0	
Unearned premiums (P/C)	0	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0	0	
Separate account liabilities (L/H)	0	0	0	0	0	0	
Insurance activities revenue	28,713	28,046	94,471	94,121	90,209	2.38	10.41
Other insurance activities income	28,713	28,046	94,471	94,121	90,209	2.38	10.41
Insurance and reinsurance underwriting income	0	0	0	0	0	0	
Premiums	0	0	0	0	0	0	
Credit related insurance underwriting	0	0	0	0	0	0	
Other insurance underwriting	0	0	0	0	0	0	
Insurance benefits, losses, expenses	0	0	0	0	0	0	
Net assets of insurance underwriting subsidiaries	0	0	0	0	0	0	
Life insurance assets	157,954	79,110	157,091	78,561	77,546	99.66	112.17

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24			7.26		
Insurance activities revenue / Adjusted operating income	16.19	0.38	99	17.94	0.38	99	14.95	0.36	99	15.99	0.41	99	15.03	0.47	97
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income	37.50			33.33			32.99			38.23			34.91		
Other premium income / Total premium income	62.50			66.67			67.01			61.77			65.09		
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			233.61		
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	5.43	12.22	26	2.50	11	18	5.36	12	26	2.51	11.03	20	5.72	11.51	27
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0		0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	1,582	0	1,598	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	1,582	0	1,598	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0
Analysis Ratios					
Yield: Foreign loans	0.70	0.69	0.66	0.87	1.25
Cost: Interest-bearing deposits.....	0.14	0.13	0.14	0.42	1.19
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.72	0.37	0.20	5.18	27.03
Commercial and industrial loans	1.62	1.94	0.79	0.64	0.29
Foreign governments and institutions	0	0	0	0	0
Growth Rates					
Net loans and leases.....	10.28	-6.17	6.83	-2.40	22.48
Total selected assets.....	17.19	-2.56	9.48	2.04	12.40
Deposits	-5.48	2.95	0.73	3.46	10.36

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	0	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	0	
Income from nonbank subsidiaries	0	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	0	
Income from subsidiary holding companies	0	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	0	
Total income from subsidiaries	0	0	0	0	0	0	0	
Securities gains (losses)	0	0	0	0	0	0	0	
Other operating income	0	0	0	0	0	0	0	
Total operating income	0	0	0	0	0	0	0	
Operating Expenses								
Personnel expenses	0	0	4	0	0	0	0	
Interest expense	0	0	0	0	0	0	0	
Other expenses	376	648	7,610	92,923	465	-41.98	248.15	
Provision for loan and lease losses	0	0	0	0	0	0	0	
Total operating expenses	376	648	7,614	92,923	465	-41.98	248.15	
Income (loss) before taxes	-376	-648	-7,614	-92,923	-465			
Applicable income taxes (credit)	287	37	-11,344	-13,933	-131	675.68		
Extraordinary items								
Income before undistributed income of subsidiaries	-663	-685	3,730	-78,990	-334			
Equity in undistributed income of subsidiaries	52,179	48,348	150,935	101,728	135,432	7.92	108.18	
Bank subsidiaries	52,179	48,348	150,935	101,728	135,432	7.92	108.18	
Nonbank subsidiaries	0	0	0	0	0	0	0	
Subsidiary holding companies	0	0	0	0	0	0	0	
Net income (loss)	51,516	47,663	154,665	22,738	135,098	8.08	106.06	
Memoranda								
Bank net income	52,179	48,348	150,935	101,728	135,432	7.92	108.18	
Nonbank net income	0	0	0	0	0	0	0	
Subsidiary holding companies' net income	0	0	0	0	0	0	0	

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,877,000	95.62	2,642,798	78.01	3,250,877	95.43	2,674,877	1,594,768	8.86	125.29
Common and preferred stock		2,876,256	95.60	2,642,054	77.99	3,250,133	95.41	2,674,133	1,594,024	8.86	125.36
Excess cost over fair value		744	0.02	744	0.02	744	0.02	744	744	0.00	0.00
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in nonbank subsidiaries		0	0	0	0	0	0	0	0	0	0
Common and preferred stock		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Common and preferred stock		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	0
Securities		0	0	0	0	0	0	0	0	0	0
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	0
Cash and due from affiliated depository institution		108,155	3.59	733,163	21.64	133,481	3.92	741,034	4,730	-85.25	1759.93
Cash and due from unrelated depository institution		2,628	0.09	0	0	1,190	0.03	0	0	0	0
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	0
Intangible assets		0	0	0	0	0	0	0	0	0	0
Other assets		20,935	0.70	11,673	0.34	21,055	0.62	12,141	770	79.35	5031.13
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	0
Total assets		3,008,718	100.00	3,387,634	100.00	3,406,603	100.00	3,428,052	1,600,268	-11.19	134.46
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	0
Securities sold (repos)		0	0	0	0	0	0	0	0	0	0
Commercial paper		0	0	0	0	0	0	0	0	0	0
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	0
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	0
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	0
Other liabilities		326	0.01	589	0.02	251	0.01	0	116	-44.65	302.47
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	0
Total liabilities		326	0.01	589	0.02	251	0.01	0	116	-44.65	302.47
Equity Capital		3,008,392	99.99	3,387,045	99.98	3,406,352	99.99	3,428,052	1,600,152	-11.18	134.45
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	0
Common stock		1,834	0.06	1,868	0.06	1,863	0.05	1,868	0	-1.82	0
Common surplus		1,909,145	63.45	1,902,592	56.16	1,906,150	55.95	1,901,765	47,697	0.34	3902.65
Retained earnings		1,735,301	57.68	1,655,249	48.86	1,720,957	50.52	1,617,910	1,596,303	4.84	36.68
Accumulated other comprehensive income		-412,653	-13.72	-26,193	-0.77	-56,695	-1.66	54,234	-43,848	0	0
Other equity capital components		-225,235	-7.49	-146,471	-4.32	-165,923	-4.87	-147,725	0	0	0
Total liabilities and equity capital		3,008,718	100.00	3,387,634	100.00	3,406,603	100.00	3,428,052	1,600,268	-11.19	134.46
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	0
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	0
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	0
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	0
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	0

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	6.30	9.94	14	5.58	12.54	5	4.52	11.94	3	1.12	7.29	9	8.76	9.68	36
Bank net income / Average equity investment in banks	6.81	10.44	16	7.27	12.55	8	5.44	11.80	4	5.46	7.45	26	8.85	10.51	33
Nonbank net income / Average equity investment in nonbanks		11.36			12.53			13.12			9.75			7.89	
Subsidiary HCs net income / Average equity investment in sub HCs		8.34			11.69			10.11			7.01			8.55	
Bank net income / Parent net income	101.29	97.54	43	101.44	95.97	49	97.59	96.79	28	447.39	88.16	99	100.25	82.22	39
Nonbank net income / Parent net income	0	3.43	16	0	2.83	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	0.01	16.87	5	0.02	17.74	6	0.01	16.81	6	0	20.06	3	0.01	20.43	6
Total debt / Equity capital	0	11.65	12	0	11.90	11	0	11.71	11	0	14.41	10	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.71	8	0	14.30	7	0	13.63	8	0	16.67	6	0	16.36	7
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.72	12	0	12.02	11	0	11.77	11	0	14.68	10	0	14.56	13
Total debt / Equity capital – excess over fair value	0	11.75	12	0	12	11	0	11.81	11	0	14.52	10	0	14.51	13
Long-term debt / Equity capital	0	11.08	12	0	11.33	11	0	10.95	12	0	13.56	10	0	13.04	13
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0.02	0.07	82	0.02	0.10	81	0.02	0.05	82	0.02	0.08	80	0.05	0.12	77
Long-term debt / Consolidated long-term debt	0	40.81	10	0	35.48	11	0	39.86	10	0	34.67	10	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital	95.63	103.47	10	78.03	102.85	0	95.44	103.22	10	78.03	102.81	1	99.66	103.22	30
Total investment in subs / Equity capital	95.63	108.45	6	78.03	108.21	0	95.44	108.40	5	78.03	110.16	0	99.66	111.07	17
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.64	0.38	6	-3.90	0.22	0	-1.01	0.29	3	-33.12	0.47	0	-0.04	0.36	27
Equity investment in subs – equity cap / Net income-div (X)		1.31			0.74			1.05			1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	-1.64	129.62	0	-0.34	111.20	1	19.15	152.85	4	113.23	136.59	42	28.17	177.68	3
Cash from ops + noncash items + op expense / Op expense + dividend	23.09	125.04	19	28.26	98.58	23	22.32	154.48	6	201.99	147.24	76	-40.86	190.27	3
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-38.21	98.29	10	28.26	85.35	27	-535.23	98.54	1	990.62	134.08	98	-40.86	116.34	4
Pretax operating income + interest expense / Interest expense		2,251.18			1,142.88			1,835.33			2,016.32			1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,728.15			1,357.31			1,770.77			1,539.23			1,632.83	
Dividends + interest from subsidiaries / Interest expense + dividends	0	145.40	4	0	117.86	3	0	174.12	1		150.43			210.80	
Fees + other income from subsidiaries / Salary + other expenses	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)		20.52			33.13			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.42	23	0	3.97	23	0	3.44	25	0	3.85	24	0	2.64	28
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due					0.24			0.05			0.17			0.10	
Nonaccrual					0.75			1.22			0.92			1.03	
Total					1			1.27			1.09			1.13	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.70	15	0	1.80	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct													
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....		64.91			74.87		1,383.89	66.37	99		81.10				57.84	
Dividends declared / Net income.....	33.14	33.46	48	21.66	23.13	42	33.37	28.27	61	0	42.29	4	0	33.08	3	
Net income – dividends / Average equity.....	4.21	6.76	28	4.37	9.52	11	3.01	8.62	4	1.12	4.14	15	8.76	6.46	81	
Percent of Dividends Paid																
Dividends from bank subsidiaries	0	124.34	14	0	101.14	15	0	155.92	7		132.17			178.13		
Dividends from nonbank subsidiaries	0	1.65	31	0	3.28	30	0	4.90	22		3.41			7.53		
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45		4.85			21.40		
Dividends from all subsidiaries	0	153.16	7	0	128.99	8	0	203.53	2		174.85			260.40		
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries	0	43.39	14	0	30.63	14	0	45.96	5	0	60.28	4	0	66.55	4	
Interest income from bank subsidiaries.....	0	0.15	27	0	0.12	24	0	0.11	24	0	0.36	20	0	0.54	18	
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36	
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46	
Operating income from bank subsidiaries.....	0	49.34	9	0	33.49	8	0	51.33	3	0	62.88	3	0	69.36	3	
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries		31.46			47.24			62.63			56.39			82.95		
Interest income from nonbank subsidiaries.....		2.20			2.80			2.44			7.38			20.25		
Management and service fees from nonbank subsidiaries		0.46			0.53			0.37			0.86			1.92		
Other income from nonbank subsidiaries.....		0.06			0.09			0.07			0.16			1.06		
Operating income from nonbank subsidiaries		39.06			69.48			87.22			79.84			150.41		
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			61.23		
Interest income from subsidiary holding companies.....		11.88			6.44			5.26			8.40			6.54		
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0.36		
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0.29		
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			76.49		
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries		60.28			58.57			74.16			69.76			67.32		
Interest income from bank subsidiaries.....		1.04			0.72			0.23			0.63			0.80		
Management and service fees from bank subsidiaries		1.48			4.11			1.44			1.87			1.81		
Other income from bank subsidiaries.....		0.01			0.02			0.02			0.04			0.03		
Operating income from bank subsidiaries		73.91			71.70			83.13			82.20			78.80		
Dividends from nonbank subsidiaries		4.30			5.32			3.07			1.95			2.65		
Interest income from nonbank subsidiaries.....		0.21			0.82			0.18			0.73			1.19		
Management and service fees from nonbank subsidiaries		0.01			0.05			0.01			0.02			0.06		
Other income from nonbank subsidiaries.....		0			0.01			0.01			0.01			0.04		
Operating income from nonbank subsidiaries		6.88			10.59			4.67			4.70			7.29		
Dividends from subsidiary holding companies.....		1.52			1.03			2.10			2.53			4.52		
Interest income from subsidiary holding companies.....		0.01			0.13			0.01			0.11			0.20		
Management and service fees from subsidiary holding companies.....		0			0			0			0			0		
Other income from subsidiary holding companies.....		0			0			0			0			0		
Operating income from subsidiary holding companies.....		3.73			2.35			3.91			4.56			6.08		
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13			83.37		
Loans and advances from subsidiaries / Total debt		28.43			29.59			26.38			27.08			28.33		